

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2007.
- 2) This case was confirmed on 04/25/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/23/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/08/2011.
- 5) The case was discharged under 11 U.S.C Sec 1328(b) on 02/01/2012.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 65
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 34,400.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 39,367.63
Less amount refunded to debtor	\$ 647.74
NET RECEIPTS	\$ 38,719.89

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,058.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,495.48
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,553.98**

Attorney fees paid and disclosed by debtor **\$ 441.50**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EMC MORTGAGE	SECURED	NA	75,579.30	.00	.00	.00
EMC MORTGAGE	SECURED	18,020.17	18,020.17	18,893.98	18,893.98	.00
EMC MORTGAGE CORP	OTHER	NA	NA	NA	.00	.00
VILLAGE OF BELLWOOD	SECURED	NA	.00	.00	.00	.00
IL STATE DISBURSEMEN	PRIORITY	586.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	400.00	500.00	.00	.00	.00
DISTRICT COUNSEL	OTHER	NA	NA	NA	.00	.00
D PATRICK MULLARKEY	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	OTHER	NA	NA	NA	.00	.00
UNITED STATES ATTORN	OTHER	NA	NA	NA	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	.00	.00	.00	.00
FIRST NATIONWIDE DEL	UNSECURED	168.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	1,048.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	753.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	464.00	NA	NA	.00	.00
ALLIED DATA CORP	UNSECURED	212.30	NA	NA	.00	.00
AMERICAN COLLECTION	UNSECURED	187.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	SECURED	3,949.00	3,949.00	3,949.00	3,949.00	.00
PRA RECEIVABLES MANA	UNSECURED	10,103.00	10,849.72	10,849.72	2,763.29	.00
ARMOR SYSTEMS CORP	UNSECURED	167.00	NA	NA	.00	.00
ASPEN/FB&T	UNSECURED	1,040.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	614.00	655.56	655.56	166.97	.00
BANKCARD SERVICES	UNSECURED	315.73	NA	NA	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BERWYN FIRE DEPT	UNSECURED	635.00	NA	NA	.00	.00
BUREAU OF ACCOUNTS	UNSECURED	150.00	NA	NA	.00	.00
BUREAU OF ACCOUNTS	UNSECURED	150.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,250.00	3,306.35	3,306.35	842.09	.00
PRA RECEIVABLES MANA	UNSECURED	1,241.00	1,442.36	1,442.36	367.35	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CHECK RECOVERY SYSTE	UNSECURED	225.00	NA	NA	.00	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CHECK RECOVERY SYSTE	UNSECURED	149.00	NA	NA	.00	.00
CHECK RECOVERY SYSTE	OTHER	NA	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	1,470.00	2,560.00	2,560.00	652.00	.00
CLERK OF THE CIRCUIT	UNSECURED	72.00	NA	NA	.00	.00
COMCAST	UNSECURED	376.73	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	144.00	NA	NA	.00	.00
DIRECT TV	UNSECURED	153.75	NA	NA	.00	.00
BOND COLL	UNSECURED	250.00	NA	NA	.00	.00
DRS PILDES & PIERCE	UNSECURED	1,113.60	NA	NA	.00	.00
ER SOLUTIONS	UNSECURED	410.00	NA	NA	.00	.00
ER SOLUTIONS INC	UNSECURED	311.00	311.40	311.40	67.59	.00
EVERGREEN PROF RECOV	UNSECURED	255.60	NA	NA	.00	.00
FEINGOLD & FEINGOLD	UNSECURED	50.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	856.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	634.00	634.03	634.03	161.47	.00
UCNB GENESIS FINANCI	UNSECURED	426.00	NA	NA	.00	.00
GOTTLIEB MEMORIAL HO	UNSECURED	100.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	NA	3,605.82	3,605.82	918.36	.00
H&F LAW	UNSECURED	461.00	NA	NA	.00	.00
H&F LAW	UNSECURED	225.00	NA	NA	.00	.00
H&F LAW	UNSECURED	110.00	NA	NA	.00	.00
H&F LAW	UNSECURED	325.00	NA	NA	.00	.00
HEALTHCARE COLLECTIO	UNSECURED	50.00	NA	NA	.00	.00
ILLINOIS COLLECTIONS	UNSECURED	25.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	261.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	100.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	69.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	1,880.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	470.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	404.00	NA	NA	.00	.00

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ILLINOIS COLLECTION	UNSECURED	294.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	236.00	NA	NA	.00	.00
ILLINOIS COLLECTION	UNSECURED	169.00	NA	NA	.00	.00
KCA FINANCIAL SERVIC	UNSECURED	925.00	NA	NA	.00	.00
LEADING EDGE RECOVER	UNSECURED	484.43	NA	NA	.00	.00
LEADING EDGE RECOVER	UNSECURED	776.07	NA	NA	.00	.00
LINEBARGER GOGGAN BL	UNSECURED	470.00	NA	NA	.00	.00
LOU HARRIS & CO	UNSECURED	2,587.00	NA	NA	.00	.00
LOYOLA UNIVERSITY OF	UNSECURED	406.48	NA	NA	.00	.00
MERCHANTS CREDIT GUI	UNSECURED	51.00	NA	NA	.00	.00
MIDWEST DIVISION	UNSECURED	265.00	NA	NA	.00	.00
MIDWEST PSYCHIATRY	UNSECURED	1,369.99	NA	NA	.00	.00
MONTEREY COUNTY BANK	UNSECURED	961.00	NA	NA	.00	.00
NATIONWIDE CREDIT &	UNSECURED	685.40	NA	NA	.00	.00
NICOR GAS	UNSECURED	6,748.72	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	2,706.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	1,335.71	NA	NA	.00	.00
PELLETTIERI & HENNIN	OTHER	NA	NA	NA	.00	.00
PREMIUM ASSET RECOVER	OTHER	NA	NA	NA	.00	.00
PREMIUM ASSET RECOVER	OTHER	NA	NA	NA	.00	.00
RADIOLOGY CONSULTANT	UNSECURED	39.00	NA	NA	.00	.00
RIDDLE & ASSOCITES	OTHER	NA	NA	NA	.00	.00
RJM PATHOLOGY CONSUL	UNSECURED	7.00	NA	NA	.00	.00
AT & T BANKRUPTCY	UNSECURED	139.93	NA	NA	.00	.00
SPRINT PCS	UNSECURED	377.74	NA	NA	.00	.00
SUNRISE CREDIT	UNSECURED	646.00	NA	NA	.00	.00
T MOBILE	UNSECURED	383.71	645.67	645.67	164.44	.00
TELECASH	OTHER	NA	NA	NA	.00	.00
BUREAUS	OTHER	NA	NA	NA	.00	.00
TORRES CREDIT SVC	UNSECURED	1,601.00	NA	NA	.00	.00
TRIBUTE	UNSECURED	938.00	NA	NA	.00	.00
UNITED COLLECTION BU	UNSECURED	222.00	222.00	222.00	50.56	.00
UNITED COLLECTION BU	UNSECURED	222.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	9,586.00	15,010.54	15,010.54	3,823.01	.00
VERIZON WIRELESS	UNSECURED	1,790.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	671.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	329.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	1,007.86	NA	NA	.00	.00
T MOBILE	UNSECURED	NA	121.95	121.95	31.06	.00
INTERNAL REVENUE SER	UNSECURED	NA	400.00	.00	.00	.00
NORDSTROM FSB	UNSECURED	NA	761.17	761.17	181.69	.00
STUDENT LOAN	SECURED	NA	.00	.00	.00	.00
KAPLAN BANKRUPTCY FI	PRIORITY	1,700.00	NA	NA	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NICOR GAS	UNSECURED	6,509.00	NA	NA	.00	.00
WESTLAKE HOSPITAL	UNSECURED	NA	1,754.50	1,754.50	446.86	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	212.32	212.32	48.35	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	1,020.16	1,020.16	259.82	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	944.59	944.59	240.58	.00
NICOR GAS	UNSECURED	NA	539.60	539.60	137.44	.00
INTERNAL REVENUE SER	UNSECURED	NA	NA	NA	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	18,893.98	18,893.98	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>3,949.00</u>	<u>3,949.00</u>	<u>.00</u>
TOTAL SECURED:	22,842.98	22,842.98	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	44,597.74	11,322.93	.00

Disbursements:

Expenses of Administration	\$ 4,553.98	
Disbursements to Creditors	\$ 34,165.91	
TOTAL DISBURSEMENTS:		\$ 38,719.89

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.